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**UTILITY
PATENT APPLICATION
TRANSMITTAL**

(Only for new nonprovisional applications under 37 CFR 1.53(b))

<i>Attorney Docket No.</i>	1158.41324C12
<i>First Inventor</i>	KIGHT, PETER J.
<i>Title</i>	SYSTEM AND METHOD FOR ELECTRONICALLY PROVIDING CUSTOMER SERVICES INCLUDING PAYMENT OF BILLS, FINANCIAL ANALYSIS AND LOANS
<i>Express Mail Label No.</i>	

APPLICATION ELEMENTS
SEE MPEP chapter 600 concerning utility patent application contents.

ADDRESS TO:
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Commissioner for Patents
P.O. Box 1450
Alexandria VA 22313-1450

031088 U.S.PTO
10/697114
103103

- | | |
|---|--|
| 1. <input checked="" type="checkbox"/> Fee Transmittal Form (e.g., PTO/SB/17)
<i>(Submit an original and a duplicate for fee processing)</i> | 7. <input type="checkbox"/> CD-ROM or CD-R in duplicate, large table or Computer Program (Appendix) |
| 2. <input type="checkbox"/> Applicant claims small entity status.
See 37 CFR 1.27. | 8. Nucleotide and/or Amino Acid Sequence Submission
<i>if applicable, all necessary</i> |
| 3. <input checked="" type="checkbox"/> Specification [Total Pages: 31]
<i>(preferred arrangement set forth below)</i> | a. <input type="checkbox"/> Computer Readable Form (CRF) |
| -Descriptive title of the invention | |
| -Cross Reference to Related Applications | |
| -Statement Regarding Fed sponsored R & D | |
| -Reference to sequence listing, a table, or a computer program listing appendix | |
| -Background of the Invention | |
| -Brief Summary of the Invention | |
| -Brief Description of the Drawings (<i>if filed</i>) | |
| -Detailed Description | |
| -Claim(s) | |
| -Abstract of the Disclosure | |
| 4. <input checked="" type="checkbox"/> Drawing(s) (35 U.S.C. 113) [Total Sheets: 1] | 9. <input type="checkbox"/> Assignment Papers (cover sheet & documents(s)) |
| 5. Oath or Declaration [Total Sheets: 4] | 10. <input type="checkbox"/> 37 CFR 3.73(b) Statement <input type="checkbox"/> Power of Attorney
<i>(when there is an assignee)</i> |
| a. <input type="checkbox"/> Newly executed (original or copy) | 11. <input type="checkbox"/> English Translation Document (<i>if applicable</i>) |
| b. <input checked="" type="checkbox"/> Copy from a prior application (37 CFR 1.63 (d))
<i>(for continuation/divisional with Box 18 completed)</i> | 12. <input checked="" type="checkbox"/> Information Disclosure Statement (IDS)/PTO-1449 <input type="checkbox"/> Copies of IDS Citations |
| i. <input type="checkbox"/> DELETION OF INVENTOR(S)
Signed statement attached deleting inventor(s)
Named in the prior application, see 37 CFR 1.63(d)(2) and 1.33(b) | 13. <input checked="" type="checkbox"/> Preliminary Amendment |
| 6. <input type="checkbox"/> Application Data Sheet. See 37 CFR 1.76 | 14. <input checked="" type="checkbox"/> Return Receipt Postcard (MPEP 503)
<i>(Should be specifically itemized)</i> |
| 15. <input type="checkbox"/> Certified Copy of Priority Document(s)
<i>(if foreign priority is claimed)</i> | |
| 16. <input type="checkbox"/> Nonpublication Request under 35 U.S.C. 122 (b)(2)(B)(i). Applicant must attach form PTO/SB/35 or its equivalent. | |
| 17. <input checked="" type="checkbox"/> Other: Credit Card Payment Form and Application Data Sheet | |

18. If a CONTINUING APPLICATION, check appropriate box, and supply the requisite information below and in a preliminary amendment, or in an Application Data Sheet under 37 CFR 1.76:

Continuation Divisional Continuation-in-part (CIP) of prior application No.: 09/250,711

Prior application information: Examiner: _____ Art Unit: _____

For CONTINUATION OR DIVISIONAL APPS only: The entire disclosure of the prior application, from which an oath or declaration is supplied under Box 5b, is considered a part of the disclosure of the accompanying continuation or divisional application and is hereby incorporated by reference. The incorporation can only be relied upon when a portion has been inadvertently omitted from the submitted application parts.

19. CORRESPONDENCE ADDRESS

<input checked="" type="checkbox"/> Customer Number	020457			<input type="checkbox"/> Correspondence address below
Name	ANTONELLI, TERRY, STOUT & KRAUS, LLP			
Address				
City	State		Zip Code	
Country	Telephone	(703) 312-6600	Fax	(703) 312-6666
Name (Print/Type)	Registration No. (Attorney/Agent)			30,226
Signature				Date

This collection of information is required by 37 CFR 1.53(b). The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 12 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS

